

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Yvonne Hill
Debtor

Case No. 13-05368-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: karendavi
Form ID: 318

Page 1 of 2
Total Noticed: 31

Date Rcvd: May 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2017.

db +Yvonne Hill, P.O. Box 2285, Pocono Summit, PA 18346-2285
cr ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034)
4393050 ++CORTRUST BANK, PO BOX 7030, MITCHELL SD 57301-7030
(address filed with court: Cortrust Bank, P.O. Box 5431, Sioux Falls, South Dakota 57117)
4393051 Cortrust Bank, P.O. Box 7030, Mitchell, South Dakota 57301-7030
4411132 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331
4393052 +Credit Acceptance Corp., P.O. Box 513, Southfield, Michigan 48037-0513
4393053 +EOS CCA, 700 Longwater Drive, Norwell, Massachusetts 02061-1624
4393057 +JPMorgan Chase Bank, N.A., Bankruptcy Dept., 3415 Vision Dr., Dept. OH4-7142, Columbus, Ohio 43219-6009
4445473 +JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code: LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4491894 PENNYMAC HOLDINGS, LLC, PennyMac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266-0929
4491893 +PENNYMAC HOLDINGS, LLC, Joshua I Goldman Esq, 701 Market St Suite 5000, Philadelphia, PA 19106-1541
4480383 +PENNYMAC LOAN SERVICES, LLC, c/o Aldridge Connors, LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
4572345 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, SUITE #310, MOORPARK, CA 93021-2602
4393061 +Pocono Emergency Physicians, 206 E BROWN ST, EAST STROUDSBURG, PA 18301-3006
4393062 +Seventh Avenue, 1112 7th Avenue, Monroe, Wisconsin 53566-1364
4393063 Stillwater Lakes Civic Assoc, 210 WOODLAND DRIVE, POCOMO SUMMIT, PA 18346

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: robert.mclaughlin@kadiel.com May 09 2017 18:59:15
Stillwater Lakes Civic Association, Inc., c/o K.A. Diehl, 632 Drinker Turnpike, Covington Twp, PA 18424
4434929 +E-mail/Text: bncmail@w-legal.com May 09 2017 18:59:08 ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4393047 EDI: CINGMIDLAND.COM May 09 2017 18:53:00 AT&T Mobility, 1801 Valley View Lane, Dallas, Texas 75234-8906
4420311 +EDI: JEFFERSONCAP.COM May 09 2017 18:53:00 COLLECTO US ASSET MANAGEMNT, INC., c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
4393048 +EDI: CAPITALONE.COM May 09 2017 18:53:00 Capital One, P.O. Box 30285, Salt Lake City, Utah 84130-0285
4434961 EDI: CAPITALONE.COM May 09 2017 18:53:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
4393049 +EDI: CHASE.COM May 09 2017 18:53:00 Chase, P.O. Box 15298, Wilmington, Delaware 19850-5298
4393054 EDI: AMINFOFP.COM May 09 2017 18:53:00 First Premier Bank, P.O. Box 5524, Sioux Falls, South Dakota 57117-5524
4393055 +EDI: HFC.COM May 09 2017 18:53:00 HSBC Mortgage Services, 636 Grand Regency Blvd., Brandon, Florida 33510-3942
4393056 EDI: IRS.COM May 09 2017 18:53:00 Internal Revenue Service, Special Procedures Branch, P.O. Box 7346, Philadelphia, Pennsylvania 19101-7346
4393059 +E-mail/Text: bankruptcydepartment@tsico.com May 09 2017 18:59:20 NCO FINANCIAL SYSTEMS, 20 Clementon Road E, Gibbsboro, NJ 08026-1165
4393058 +E-mail/Text: egssupportservices@egscorp.com May 09 2017 18:59:09 NCO Financial, 507 Prudential Rd., Horsham, PA 19044-2308
4393060 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 09 2017 18:58:59 PA Dept. of Revenue, Bankruptcy Division, Dept. 280946, Harrisburg, Pennsylvania 17128-0496
4407448 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 09 2017 18:58:59 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
4437931 +E-mail/Text: csidl@sbcglobal.net May 09 2017 18:59:14 Premier Bankcard/Charter, PO Box 2208, Vacaville, CA 95696-8208

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center, 3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
4420314* +COLLECTO US ASSET MANAGEMNT, INC., c o Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999
4544329* ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316
(address filed with court: Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, Michigan 48034)
4436464* ++LAKE OF THE PINES COMMUNITY ASSOCIATION, PO BOX 305, GOULDSBORO PA 18424-0305
(address filed with court: Stillwater Lakes Civic Association, Inc., c/o K.A. Diehl Appletree Management, 632 Drinker Turnpike, Covington Township, PA 18424)
TOTALS: 0, * 4, ## 0

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2017 at the address(es) listed below:

George Robert Hludzik on behalf of Creditor Stillwater Lakes Civic Association, Inc.
georgeh@slusserlawfirm.com
Jacqueline F McNally on behalf of Creditor PennyMac Holdings, LLC, fka PennyMac Mortgage Investment Trust Holdings I, LLC by PennyMac Loan Services, LLC, its servicing agent
jmcnally@sterneisenberg.com,
seisenberg@sterneisenberg.com;dbogucki@sterneisenberg.com;ddelveccchio@sterneisenberg.com
Jerome B Blank on behalf of Creditor JPMorgan Chase Bank, National Association pamb@fedphe.com
Jill M. Spott on behalf of Trustee Robert P. Sheils, Jr (Trustee) jspottesq@sheilslaw.com,
psheldon@sheilslaw.com
Joseph P Schalk on behalf of Creditor JPMorgan Chase Bank, National Association
pamb@fedphe.com
Joshua I Goldman on behalf of Creditor PENNYMAC HOLDINGS, LLC BY PENNYMAC LOAN SERVICES, LLC,
ITS SERVICING AGENT bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Leslie J Rase on behalf of Creditor PennyMac Holdings, LLC, fka PennyMac Mortgage Investment Trust Holdings I, LLC by PennyMac Loan Services, LLC, its servicing agent pakb@logs.com,
lerase@logs.com
Leslie J Rase on behalf of Creditor PennyMac Loan Services, LLC pakb@logs.com,
lerase@logs.com
Robert P. Sheils, Jr (Trustee) rsheils@sheilslaw.com,
rmcdonald@sheilslaw.com;PA41@ecfcbis.com;psheldon@sheilslaw.com
Thomas Song on behalf of Creditor JPMorgan Chase Bank, National Association
thomas.song@phelanhallinan.com, tomysong@hotmail.com
Thomas I Puleo on behalf of Creditor PENNYMAC HOLDINGS, LLC BY PENNYMAC LOAN SERVICES, LLC,
ITS SERVICING AGENT tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
Tullio DeLuca on behalf of Plaintiff Yvonne Hill tullio.deluca@verizon.net
Tullio DeLuca on behalf of Debtor Yvonne Hill tullio.deluca@verizon.net
United States Trustee ustpreion03.ha.ecf@usdoj.gov
William E. Craig on behalf of Creditor Credit Acceptance Corporation
mortonlaw.bccraig@verizon.net, mhazlett@mortoncraig.com;tfitz@mortoncraig.com
William Edward Miller on behalf of Creditor PennyMac Holdings, LLC, fka PennyMac Mortgage Investment Trust Holdings I, LLC by PennyMac Loan Services, LLC, its servicing agent
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 16

Information to identify the case:Debtor 1 Yvonne Hill

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7912**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:13-bk-05368-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Yvonne Hill

**By the
court:**May 9, 2017Honorable John J. Thomas
United States Bankruptcy Judge

By: karendavis, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.